

Key

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Inventor's Publication

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CALL??)
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OR STOP? OR HALT? OR CANCEL? OR ABORT? OR BLOCK??? OR DISAPPROV? OR
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OR BLOCK??? OR DISAPPROV? OR DIS()APPROV???)
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99, 256, 474, 475, 583, 23, 139, 56, 344, 347, 350, 371
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S12      496    S S1 AND S2
S13      327    S S12 AND S5
S14      0      S S13 AND S6
S15      1      S S13 AND S7
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S22      21     S S13 AND S4
S23      75     S S3 AND S4
S24      12     S S23 NOT PY>1996
S25      0      S S22 NOT PY>1996
S26      14     S S15 OR S17 OR S20 OR S24
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? t s11/3,k/all

11/3,K/1 (Item 1 from file: 350) [Links](#)
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0016004781 & & *Drawing available*

WPI Acc no: 2006-536410/200655

Related WPI Acc No: 1998-495156; 1999-263317; 1999-443705; 1999-609392; 2001-389743; 2001-606638; 2003-554083; 2006-228552

XRPX Acc No: N2006-429626

Communication session billing method for telecommunication services, involves receiving payment authorization information associated with credit account upon request from user for communication session

Patent Assignee: FELGER D (FELG-D); FRAUD CONTROL SYSTEM.COM CORP (FRAU-N)

Inventor: FELGER D

Patent Family (2 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060153350	A1	20060713	US 1996658378	A	19960605	200655	B
			US 1996757563	A	19961127		
			US 199839335	A	19980316		
			US 1999245713	A	19990208		
			US 1999280862	A	19990330		
			US 1999362239	A	19990728		
			US 1999432809	A	19991104		
			US 2000495924	A	20000202		
			US 2002274274	A	20021017		
			US 2006371900	A	20060310		
US 7340045	B2	20080304	US 2006371900	A	20060310	200824	E

Priority Applications (no., kind, date): US 1996658378 A 19960605; US 1996757563 A 19961127; US 199839335 A 19980316; US 1999245713 A 19990208; US 1999280862 A 19990330; US 1999362239 A 19990728; US 1999432809 A 19991104; US 2000495924 A 20000202; US 2002274274 A 20021017; US 2006371900 A 20060310

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes	
US 20060153350	A1	EN	31	10	C-I-P of application	US 1996658378
					C-I-P of application	US 1996757563
					C-I-P of application	US 199839335
					C-I-P of application	US 1999245713
					C-I-P of application	US 1999280862
					C-I-P of application	US 1999362239
					C-I-P of application	US 1999432809
					Continuation of application	US 2000495924

					Continuation of application	US 2002274274
					C-I-P of patent	US 5802156
					C-I-P of patent	US 5960069
					Continuation of patent	US 6553108
					Continuation of patent	US 7013001

Communication session billing method for telecommunication services, involves receiving payment authorization information associated with credit account upon request from user for communication session Alerting Abstract ...a user and requested information is received for communicating with payment authorization database. The payment authorization information associated with credit account is received for connecting user to value-added service, when received information is affirmative. Original Publication Data by Authority Argentina **Publication No.** Inventor name & address: **Felger, David** ... **Felger, David**

11/3.K/2 (Item 2 from file: 350) [Links](#)
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0013462578 & *Drawing available*
 WPI Acc no: 2003-554083/200352
 Related WPI Acc No: 1998-495156; 1999-263317; 1999-443705; 1999-609392; 2001-389743; 2001-606638; 2006-228552; 2006-536410
 XRPX Acc No: N2003-439893
Communication session billing fraud control features initiating method in computer network, involves blocking communication session if requested and received communication session organization information do not match
 Patent Assignee: FELGER D (FELG-D)
 Inventor: FELGER D

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6553108	B1	20030422	US 1996658378	A	19960605	200352	B
			US 1996757563	A	19961127		
			US 199839335	A	19980316		
			US 1999245713	A	19990208		
			US 1999280862	A	19990330		
			US 1999139475	P	19990617		
			US 1999362239	A	19990728		
			US 1999432809	A	19991104		
			US 2000495924	A	20000202		

Priority Applications (no., kind, date): US 1996658378 A 19960605; US 1996757563 A

19961127; US 199839335 A 19980316; US 1999245713 A 19990208; US 1999280862 A 19990330; US 1999139475 P 19990617; US 1999362239 A 19990728; US 1999432809 A 19991104; US 2000495924 A 20000202

Patent Details						
Patent Number	Kind	Lang	Pgs	Draw	Filing Notes	
US 6553108	B1	EN	32	10	C-I-P of application	US 1996658378
					C-I-P of application	US 1996757563
					C-I-P of application	US 199839335
					C-I-P of application	US 1999245713
					C-I-P of application	US 1999280862
					Related to Provisional	US 1999139475
					C-I-P of application	US 1999362239
					C-I-P of application	US 1999432809
					C-I-P of patent	US 5802156
					C-I-P of patent	US 5960069

Original Publication Data by AuthorityArgentina**Publication No.** Inventor name & address **Felger, David**... **Original Abstracts:**and a predetermined amount that is to be charged to the credit account, is communicated to a payment **authorization** database, which can be located locally or remotely. Alternatively, the credit account information includes the... .. a predetermined amount that is to be set aside in the credit account for the **communication** session. Payment **authorization** information associated with **the credit** account is received from the remote site before the user is connected to the value...

? t /3,k/all

26/3,K/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)
INSPEC

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03447916 **INSPEC Abstract Number:** D85001319

Title: The all-seeing computer eye in credit control

Author Laurens, P.

Journal: Rydge's vol.58, no.1 p. 77-8

Publication Date: Jan. 1985 **Country of Publication:** Australia

CODEN: RYDGEK **ISSN:** 0036-0511

Language: English

Subfile: D

Abstract: ...credit check using a simple 'fill in the form' approach. However, computer technology does not **stop** at the **credit** check. After **granting credit** the computer can be used to monitor the subject providing the user with a report...

26/3,K/9 (Item 2 from file: 23) [Links](#)

CSA Technology Research Database

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0008977648 IP Accession No: 200804-71-316335; 200804-61-326718; 2008303414; A08-99-315305

User-Specified credit card system

Austin, Frank

, USA

Publisher Url: <http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netaht ml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=60>

29890.PN.&OS=pn/6029890& RS=PN/6029890

Document Type: Patent

Record Type: Abstract

Language: English

File Segment: Metadex; Mechanical & Transportation Engineering Abstracts; ANTE: Abstracts in New Technologies and Engineering; Aerospace & High Technology

Abstract:

...limit is greater than or equal to the purchase amount. After the transmission of the **approval** signal, the **credit** number is **cancelled**.

Campan

26/3,K/10 (Item 1 from file: 347) [Links](#)

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JAPIO

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05373644 **Image available**

CREDIT PROCESSOR

Pub. No.: 08-329144 [JP 8329144 A]

Published: December 13, 1996 (19961213)

Inventor: TAMAYA KIMIHIDE

Applicant: TEC CORP [000356] (A Japanese Company or Corporation), JP (Japan)

Application No.: 07-138035 [JP 95138035]

Filed: June 05, 1995 (19950605)

ABSTRACT

...CONSTITUTION: At the time of receiving an **approval** response of a **credit** settlement **approval** inquiry to a host computer 7, a settled transaction record for the corresponding commodity transaction is stored in a transaction history file 8. When commodity transaction identification data for **canceled credit** settlement are inputted, the file 8 is retrieved and the existence of the corresponding settlement transaction record is checked. Only when the existence is confirmed, a **credit cancel approval** inquiring message is transmitted to the computer 7. When the corresponding record does not exist... Di01

Campan

26/3,K/13 (Item 3 from file: 350) [Links](#)

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0006678266 & & *Drawing available*

WPI Acc no: 1994-057496/199407

XRPX Acc No: N1994-045240

Access control system for e.g. recreational facilities - allows customers of fee-based, controlled access facilities various payment options for use of facilities e.g. on credit unit, time interval, item by item or event basis

Patent Assignee: BOARDWALK STARCITY CORP (BOAR-N)

Inventor: DORROUGH J; RENFROW S M

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5287269	A	19940215	US 1990550251	A	19900709	199407	B

Priority Applications (no., kind, date): US 1990550251 A 19900709

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5287269	A	EN	19	7	

Alerting Abstract ...file identifier, stores the customer account files, verifies customer account files to determine availability of **credit** and issues either approval or **disapproval**. The **credit** station reads an account file identifiers on an access cards and signals the processor to... Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**file identifier, stores the customer account files, verifies customer account files to determine availability of **credit** and issues either **approval** or disapproval. The **credit** station **reads** an **account** file identifiers on an access cards and signals the processor to open the customer account... debt for the respective activity, and the comptroller processor then generates approval or disapproval depending on the **customer** account **credit** for that activity. The access station has receiving circuitry responsive to the approval or disapproval... **Claims:**for inquiring into each said customer account file to determine an availability of credit therein **and** issuing an approval status **signal** when **credit** is **available** and a **disapproval** status **signal** when **credit** is **not** available in the respective customer account file; a credit station including a first card reader...

26/3,K/14 (Item 4 from file: 350) [Links](#)

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Derwent WPIX

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0003055992

WPI Acc no: 1984-146544/198424

Financial control system for managing accounts - comprises program giving sequenced operations determining state of account before authorising issue of credit.

Patent Assignee: MERRILL LYNCH EQUIT (MERR-N)

Patent Family (4 patents, 4 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
BE 898766	A	19840516	BE 898766	A	19840126	198424	B
GB 2135484	A	19840830	GB 198333319	A	19831214	198435	E
FR 2541479	A	19840824				198439	E
IT 1198758	B	19881221				199115	E

Priority Applications (no., kind, date): US 1983468885 A 19830223

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
BE 898766	A	FR	22	2	

Alerting Abstract ...A demand for **authorisation** of **credit** facilities is initiated and the amount required is entered into the system. The credit remaining... ...client is read into the memory. Any restriction on this credit such as a lost **credit** card or **stopped** cheque are taken into account. Credit refusal is signalled by a lamp or teleprinter which...

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**File 626: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

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[File 348] **EUROPEAN PATENTS** 1978-200848
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[File 349] **PCT FULLTEXT** 1979-2008/UB=20081120|UT=20081113
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Set      Items  Description
S1      47822   S ((PAYMENT()CARD? ? OR CHARGE OR CREDIT OR DEBIT OR BANK OR
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MASTERCARD OR AMERICAN()EXPRESS OR AMEX OR DISCOVERCARD? ? OR DISCOVER()CARD?
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S6 8470 S 900() (SERVICE? ? OR ORDER? OR TRANSACTION? ? OR TRAD??? OR CALL??)

S7 328085 S (SERVICE? ? OR ORDER? OR TRANSACTION? ? OR TRAD??? OR CALL??)(3N)(GAM??? OR PSYCHIC()READING OR GAMBL???)

S8 30199 S (TEMPORARY OR NONPERMANEN?? OR IMPERMANEN?? OR (NON OR "NOT")())PERMANEN?? OR (LIMITED OR SHORT)() (TIME OR TERM) OR TRANSITORY)(3N)(DECLINED OR STOP? OR HALT? OR CANCEL? OR ABORT? OR BLOCK??? OR DISAPPROV? OR DIS()APPROV???)

S9 257105 S (PERMANENT? OR LONG()TERM OR KEEP??? OR RETAIN??? OR STOR??? OR SAV??? OR PRESERV???) (3N)(DECLINED OR STOP? OR HALT? OR CANCEL? OR ABORT? OR BLOCK??? OR DISAPPROV? OR DIS()APPROV???)

S10 2 AU=(FELGER, D? OR FELGER D ? OR FELGER(2N)D?) FROM 15, 16, 148, 160, 275, 621, 13, 75, 95, 9, 20, 610, 613, 624, 634, 636, 810, 813, 625, 268, 626, 267, 348, 349

S11 3617 S S1(7N)S2

S12 3286 S S11(7N)S3

S13 1739 S S12(3N)S5

S14 0 S S13(7N)S6

S15 2 S S13(7N)S7

S16 92 S S1(3N)S4

S17 6 S S16(7N)S5

S18 0 S S16(7N)S6

S19 0 S S16(3N)S7

S20 0 S S16(7N)S8

S21 3 S S13(10N)S4

S22 413 S S3(3N)S4

S23 7 S S22(3N)S5

S24 0 S S22(7N)S6

S25 0 S S22(7N)S7

S26 11 S S15 OR S17 OR S21 OR S23

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10/3K/1 (Item 1 from file: 348) [Links](#)

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EUROPEAN PATENTS

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01299708

A METHOD OF BILLING A PURCHASE MADE OVER A COMPUTER NETWORK

VERFAHREN ZUR ABRICHTUNG EINES ÜBER EIN COMPUTERNETZ

GEKAUFTE PRODUKTES

PROCEDE DE FACTURATION D'UN ACHAT EFFECTUE SUR UN RESEAU

INFORMATIQUE

Patent Assignee:

• **Felger, David** (3326820)

Camino Real Center, 7200 Camino Real, Suite 300; Boca Raton, FL 33433; (US)
(Applicant designated States: all)

Inventor:

• **Felger, David**

Camino Real Center, 7200 Camino Real, Suite 300; Boca Raton, FL 33433; (US)

• **Felger, David**

13

Legal Representative:

• **Wright, Howard Hugh Burnby et al (83911)**

Withers & Rogers, Goldings House, 2 Hays Lane; London SE1 2HW; (GB)

	Country	Number	Kind	Date	
Patent	EP	1228493	A1	20020807	(Basic)
	WO	200133520		20010510	
Application	EP	2000976971		20001106	
	WO	2000US30504		20001106	
Priorities	US	432811		19991104	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

Extended Designated States:

AL; LT; LV; MK; RO; SI

International Patent Class (V7): G07F-007/08; G07F-007/10

NOTE: No A-document published by EPO

Type	Pub. Date	Kind	Text	
Publication: English				
Procedural: English				
Application: English				
Available Text		Language	Update	Word Count
Total Word Count (Document A)				
Total Word Count (Document B)				
Total Word Count (All Documents)				

10/3K/2 (Item 1 from file: 349) [Links](#)

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PCT FULL TEXT

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00799933

A METHOD OF BILLING A PURCHASE MADE OVER A COMPUTER NETWORK
PROCEDE DE FACTURATION D'UN ACHAT EFFECTUE SUR UN RESEAU
INFORMATIQUE

Patent Applicant/Inventor:

• **FELGER David**

c/o The National Psychic Association, Inc., Camino Real Centre, 7200 Camino Real,
Suite 300, Boca Raton, FL 33433; US; US(Residence): US(Nationality)

• **FELGER David**

Legal Representative:

• **CURTIN Joseph P(et al)(agent)**

Banner & Witcoff, Ltd., 1001 G Street, N.W., Eleventh Floor, Washington, DC 20001-
4597; US;

	Country	Number	Kind	Date
Patent	WO	200133520	AI	20010510
Application	WO	2000US30504		20001106
Priorities	US	99432811		19991104

Designated States: (Protection type is "Patent" unless otherwise stated - for applications
prior to 2004)

CA, JP

[EP] AT, BE, CH, CY, DE, DK, ES, FI, FR, GB,
GR, IE, IT, LU, MC, NL, PT, SE, TR;

Publication Language: English
Filing Language: English
Fulltext word count: 22414

? t /3,k/all

26/3,K/1 (Item 1 from file: 9) [Links](#)

Business & Industry(R)

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00881003 Supplier Number: 23428375 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MCI abandons payments business

(MCI Telecommunications is to leave the payments business)

Cards International , n 149 , p 6

February 14, 1996

Document Type: Newsletter **ISSN:** 0956-5558 (Ireland)

Language: English **Record Type:** Fulltext
Word Count: 295

TEXT:

...payments subsidiary, known as the integrated client services division, a unit that would provide one-stop shopping for **credit card transaction** processing, cheque **authorisation** and electronic funds transfer processing.

MCI TransAction Services were to be offered using a platform...

26/3,K/2 (Item 1 from file: 20) [Links](#)
Dialog Global Reporter
(c) 2008 Dialog. All rights reserved.
12372086 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Buying on the Internet is safer than you think

Section Title: Business Monday
Dennis M. Arroyo
PHILIPPINE DAILY INQUIRER , p 7
August 14, 2000
Journal Code: WDPI **Language:** English **Record Type:** FULLTEXT
Word Count: 911
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...pay.
The burden then lies on the retailers: they have to refine the way they **approve** or **disapprove credit card transactions**. Perhaps they automatically reject purchases from Talipao, Jolo, of Abu Sayyaf fame.
An American technique...

26/3K/3 (Item 1 from file: 348) [Links](#)
Fulltext available through: [Order File History](#)
EUROPEAN PATENTS
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01957307
Trusted infrastructure support systems, methods and techniques for secure electronic commerce and rights management
Vertrauenswürdige Infrastrukturbetreuungssysteme, Verfahren und Techniken zum sicheren elektronischen Handel und zur Rechteverwaltung

Systemes de support d'infrastructure de confiance, methodes et techniques pour le commerce electronique securise et la gestion de droits

Patent Assignee:

- **Intertrust Technologies Corp.;** (2434320)
460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
(Applicant designated States: all)

Inventor:

- **Shear, Victor H.**
5203 Battery Lane; BethesdaMD 20814; (US)
- **Van Wie, David M.**
1780 East 25th Avenue; Eugene OR 97403; (US)
- **Weber, Robert P.**
215 Waverly Street nr.4; Menlo ParkCA 94025; (US)

Legal Representative:

- **Smith, Norman Ian et al (36041)**
fJ CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1577816	A2	20050921	(Basic)
	EP	1577816	A3	20060802	
Application	EP	2005076225		19960904	

Designated States:

AT; BE; CH; DE; DK; ES; FI; FR; GB; GR;
IE; IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 974129 (EP 96932173)

International Patent Class (V7): G06F-017/60; G07F-019/00

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0017/60	A	I	F	B	00000000	20050713	H	EP
G07F-0019/00	A	I	L	B	20060101	20050713	H	EP

Abstract Word Count: 252

NOTE: 4

NOTE: Figure number on first page: 4

Type	Pub. Date	Kind	Text
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Publication: English
Procedural: English
Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200538	1074
SPEC A	(English)	200538	66190
Total Word Count (Document A) 67274			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 67274			

Specification: ...in exchange for the bread. As a result, you and the bakery can complete your **purchasing** transaction with a credit card because both you and the bakery have confidence that such... ..click" on items to initiate purchase and then to complete a simple form to convey **credit card** information), the Internet is rapidly becoming a focal point for consumer and business to business... ..clearinghouses, * consumer/author registration systems, * template libraries, * control structure libraries, * disbursement systems, * electronic funds transfer, **credit card**, paper billing systems, and * receipt, response, transaction and analysis audit systems. The Present Inventions Build...

26/3K/4 (Item 2 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)

EUROPEAN PATENTS

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00823365

DISTRIBUTED GAMING SYSTEM

SPIELSYSTEM

SYSTEME DE JEUX REPARTI

Patent Assignee:

- **Tech Link International Entertainment Limited;** (2246230)
27 Englewood Crescent; Sydney, Nova Scotia B1S 3L7; (CA)
(Proprietor designated states: all)

Inventor:

- **XIDOS, John**
27 Englewood Crescent; Sydney River, Nova Scotia B1S 3L7; (CA)
- **MacDOUGALL, Ross**
14 Fleming Drive; Halifax, Nova Scotia B3P 1A9; (CA)
- **CARRIGAN, David**
46 Roy Crescent; Bedford, Nova Scotia B4A 3T1; (CA)
- **HAMMOND, Gary**
43 Madeline Avenue; Lower Sackville, Nova Scotia B4C 2L8; (CA)
- **LITTLE, Pamela**
37 Rosewood Lane; Eastern Passage, Nova Scotia B3G 1B4; (CA)
- **REID, Bruce**
31 Elgin Lane; Bedford, Nova Scotia B4A 2K2; (CA)

Legal Representative:• **Jehan, Robert et al (72663)**

Williams, Powell & Associates, 4 St Paul's Churchyard; London EC4M 8AY; (GB)

	Country	Number	Kind	Date	
Patent	EP	829072	A1	19980318	(Basic)
	EP	829072	B1	19990915	
	WO	9637866		19961128	
Application	EP	96914827		19960523	
	WO	96CA328		19960523	
Priorities	CA	2150215		19950525	
	US	511877		19950804	

Designated States:

DE; ES; FR; GB; GR; IT; NL;

International Patent Class (V7): G07F-017/32**NOTE:** No A-document published by EPO

Type	Pub. Date	Kind	Text
------	-----------	------	------

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9937	1187
CLAIMS B	(German)	9937	1120
CLAIMS B	(French)	9937	1586
SPEC B	(English)	9937	18343
Total Word Count (Document A) 0			
Total Word Count (Document B) 22236			
Total Word Count (All Documents) 22236			

Specification: ...Approval 201a;

Reversal of Credit Card Approval 201b;

Debit Transaction 201c; and

Reversal of Debit **Transaction** 201d.

A credit card approval **transaction** 201a initiates game activity 202 within a game session 203; a **credit card** debit **transaction** 201c and/or **credit card approval** 201b and reversal transactions 201d are created when a game session 203 is closed. A...

26/3K/8 (Item 4 from file: 349) [Links](#)Fulltext available through: [Order File History](#)

PCT FULLTEXT

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01084213

TARGETED MARKETING SYSTEM
SYSTEME DE MARKETING CIBLE

Patent Applicant/Patent Assignee:

• **VUEMEDIA INC**

5950-H State Bridge Road, Suite 216, Duluth, GA 30097; US; US(Residence);
US(Nationality)

Inventor(s):

• **YOUNGMAN Roy D**

445 Galloway CT., Alpharetta, GA 30004; US

• **CONLEY Steven W**

3066 Gant Quarters Circle, Marietta, GA 30068; US

• **LYNCH Richard W**

10665 Cauley Creek Drive, Duluth, GA 30097; US

Legal Representative:

• **SMITH Gregory Scott(et al)(agent)**

Gregory Smith & Associates, 3900 Newpark Mail Road, Suite 317, Newark, CA 94560;
US;

	Country	Number	Kind	Date
Patent	WO	200406069	A2-A3	20040115
Application	WO	2003US21505		20030708
Priorities	US	2002394045		20020708

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,

Publication Language: English

Filing Language: English

Fulltext word count: 9565

Detailed Description:

...displayed on a Total Approval Presentation. 1 5 * CC Inquiry Approval - An authorization for a **credit card purchase** is approved.

CC Inquiry Decline - An **authorization** for a **credit card purchase** is **declined**.

* Debit Inquiry Approval - An authorization for a **debit card purchase** is approved.

* Debit Inquiry Bad PIN - An authorization for a debit card purchase is declined...

26/3K/9 (Item 5 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00887189

INTERNET COMMERCE SYSTEM AND THE METHOD

SYSTEME DE COMMERCE PAR INTERNET ET PROCEDE CORRESPONDANT

Patent Applicant/Patent Assignee:

• BESTECHCOM CO LTD

#502, Park's Avenue Bldg., 1021-14 Bangbae3-dong, Seocho-gu, 137-063 Seoul; KR;
KR(Residence); KR(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

• SEO Dong-Seok

123-604 Mokdong apt., 901 Mok6-dong, Yangcheon-gu, 158-056 Seoul; KR;
KR(Residence); KR(Nationality); (Designated only for: US)

Legal Representative:

• JUNG Won-Ki(agent)

Hankook Bldg., 8th Fl., 831-3 Yeoksam-dong, Kangnam-gu, 135-080 Seoul; KR;

	Country	Number	Kind	Date
Patent	WO	200221366	A1	20020314
Application	WO	2001KR1529		20010910
Priorities	KR	200053839		20000909
	KR	200142678		20010716

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,

Publication Language: English

Filing Language: Korean

Fulltext word count: 6958

Detailed Description:

...with the credit card, the transaction service server 400 requests the payment server 300 to **cancel** the credit-card transaction **approval** (i.e., step "C42"), complying with the cancellation requests. Alternatively, when the buyer used the transaction service server 400 requests the payment server 300 to **cancel** the **credit-card transaction approval** or refunds

the money into the buyer's account unless the shopping mall server 200 ...

Campan

26/3K/10 (Item 6 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00818622

**METHOD AND SYSTEM FOR FACILITATING FULFILLMENT OF
ELECTRONIC COMMERCIAL TRANSACTIONS**

PROCEDE ET SYSTEME SERVANT A FACILITER LA CONCLUSION DE
TRANSACTIONS COMMERCIALES ELECTRONIQUES

Patent Applicant/Patent Assignee:

• **SKULOGIX INC**

130 Spadina Avenue, Toronto, Ontario M5V 2L4; CA; CA(Residence); CA(Nationality);
(For all designated states except: US)

• **NOWERS D Kristian(heiress of the deceased inventor)**

76 Glen Road, Toronto, Ontario M4W 2V6; CA; CA(Residence); CA(Nationality);
(Designated only for: US)

Patent Applicant/Inventor:

• **MASOTTI David F**

45 Blair Athol Crescent, Etobicoke, Ontario M9A 1X6; CA; CA(Residence);
CA(Nationality); (Designated only for: US)

• **LIPSON Earl S**

34 Hawarden Crescent, Toronto, Ontario M5P 1M7; CA; CA(Residence);
CA(Nationality); (Designated only for: US)

Inventor(s):

• **NOWERS Kristian K(deceased)**

Legal Representative:

• **RUSTON David A(agent)**

Sim & McBurney, 330 University Avenue, 6th Floor, Toronto, Ontario M5G 1R7; CA;

	Country	Number	Kind	Date
Patent	WO	200152122	A2	20010719
Application	WO	2001CA14		20010110
Priorities	US	2000175239		20000110
	US	2000181323		20000209

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 18826

Detailed Description:

...credit card authentication and settlement system 22 for authorization for the purchase price of the **order (block 630)**. If **credit card authorization** is denied, the order is held and the Internet retailer and customer, if appropriate, is...

26/3K/11 (Item 7 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00809444

METHOD OF MASKING THE IDENTITY OF A PURCHASER DURING A CREDIT TRANSACTION

PROCEDE DE MASQUAGE DE L'IDENTITE D'UN CLIENT AU COURS D'UNE OPERATION SUR CARTE DE CREDIT

Patent Applicant/Inventor:

• **PIELEMEIER Ted A**

Suite 125, 13907 Montfort Drive, Dallas, TX 75240; US; US(Residence);
US(Nationality)

• **STEINBERGER Lance T**

125 Baird Circle, Highland Village, TX 75077; US; US(Residence); US(Nationality)

• **PHILIP Rolfe M**

130 Rassani Drive, Danville, CA 94506; US; US(Residence); CA(Nationality)

Legal Representative:

• **SMITH Steven W(agent)**

Smith, Danamraj & Youst, P.C., Suite 1200, LB-15, 12900 Preston Road, Dallas, TX
75230-1328; US;

	Country	Number	Kind	Date
Patent	WO	200143084	A2-A3	20010614
Application	WO	2000US42592		20001205
Priorities	US	99455289		19991206

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

Publication Language: English
Filing Language: English
Fulltext word count: 10290

Detailed Description:

...financial institution/card issuer then responds to the query by either authorizing or rejecting the **requested credit card transaction**. The **authorization center** then relays the authorization or rejection message to the merchant. The merchant, upon receiving proper authorization from the authorization center, delivers the item to...8, which typically processes credit card transactions utilizing the Automated Clearing House (ACH) Network to **authorize a credit card transaction**. The ACH Network is a processing and delivery system that provides for the distribution and...

? t /3,k/all

3/3,K/1 (Item 1 from file: 654) [Links](#)

Fulltext available through: [Order File History](#)

US PAT.FULL.

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3788695 **IMAGE Available

Derwent Accession: 1997-011532

LitAlert Accession: P2004-44-10; P2004-44-11; P2004-44-30;

**See File

670 for Litigation

Utility

REEXAMINATION REQUESTED **See File 123 for amended claim

E/ **Automated sales and services system**

; COMPUTER SEARCH SYSTEM FOR RETRIEVING INFORMATION

Inventor: Lockwood, Lawrence B., 5935 Folsom Dr., La Jolla, CA, 92037

Assignee: Unassigned

Unassigned Or Assigned To Individual (Code: 68000)

Examiner: McElheny, Jr., Donald E. (Art Unit: 241)

Combined Principal Attorneys: Charmasson, Henri J. A.; Buchaca, John D.

Filing	Publication			Application	
	Number	Kind	Date	Number	Date
	-----	--	-----	-----	-----

Main Patent	US 5576951	A	19961119	US 94210301	
19940316					
Continuation	US 5309355	A		US 93116654	
19930723					

Pending

US 116654

**IMAGE Available

Description of the Invention:

...he is asked to provide the pertinent personal information data which and

service calculations in response to customer information and **orders** received from any of the stations, to send audio-visual product and **service** data to the respective stations, to receive **credit** account numbers from the stations and access the **credit** reporting terminal for **credit approval** or **disapproval** of a particular account. If a customer places a purchase **order** from a station after **credit** is **approved**, the data **processing** unit stores the information and sends a confirmation to the terminal...

3/3,K/2 (Item 2 from file: 654) Links

Fulltext available through: Order File History
US PAT.FULL.

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3705147 **IMAGE Available

Derwent Accession: 1996-171251

Utility

EXPIRED

E/ **Point-of-sale system using multi-threaded transactions and interleaved file transfer**

Inventor: Rogge, Stanley A., Houston, TX

Cooper, Christophe K., Kingwood, TX

Assignee: Exxon Research and Engineering Company 02), Florham Park, NJ

Exxon Research and Engineering Co (Code: 28200)

Examiner: Chin, Wellington (Art Unit: 263)

Assistant Examiner: Patel, Ajit

Law Firm: Pravel, Hewitt, Kimball & Krieger

Filing	Publication			Application	
	Number	Kind	Date	Number	Date
	-----	--	-----	-----	-----

Main Patent	US 5500890	A	19960319	US 93109164	
19930819					

Fulltext Word Count: 20791

**IMAGE Available

Summary of the Invention:

...threaded dial POS protocols, the customer will be subjected to unexpected and unexplained delays in **credit approval** when the store is busy with numerous credit authorizations, as the gas pump terminal cannot...

Description of the Invention:

...Further, if a terminal has a number of pending **transactions**, these can be prioritized by their importance. For example, a **cancellation transaction** typically takes precedence over a **credit authorization transaction**. The terminal, 12, 14, or 16 or the controller 24, depending on the configuration, can prioritize which **transaction** it will first seek **approval** for or transmit within its **transaction** queue. This can all be used to minimize customer delays in seeking **approval** for **credit card transactions**, while also minimizing the costs associated with **calls** through the virtual network 34...

3/3,K/3 (Item 3 from file: 654) [Links](#)

Fulltext available through: [Order File History](#)
US PAT.FULL.
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3192520 **IMAGE Available

Derwent Accession: 1991-208318

Utility

REASSIGNED

E/ **Apparatus and method for providing credit for operating a gaming machine**

Inventor: Lucero, James L., 280 Arbolada Dr., Arcadia, CA, 91006

Assignee: Unassigned

Unassigned Or Assigned To Individual (Code: 68000)

Examiner: Levy, Stuart S. (Art Unit: 239)

Assistant Examiner: Weinhardt, Robert A.

Law Firm: Cooper & Dunham

Publication

Application

Filing

	Number	Kind	Date	Number	Date
	-----	--	-----	-----	-----

Main Patent	US 5038022	A	19910806	US 89453991	
19891219					

Fulltext Word Count: 4263

**IMAGE Available

Exemplary or Independent Claim(s):

Non-exemplary or Dependent Claim(s):

...keyboard for transmitting said generated data representing the
 player's identity and the amount of **requested** circuit by
 wireless transmission signals to and receiving wireless
 transmission
 signals representing said **approval** of the **requested**
 amount from the first transceiver approving or **disapproving**
 the player's **requested credit** so that the **gaming**
 machine is portable and may be moved from any one location
 to another
 desired location...

Campan

3/3,K/4 (Item 4 from file: 654) [Links](#)

Fulltext available through: [Order File History](#)
 US PAT.FULL.
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3091847 **IMAGE Available

Derwent Accession: 1990-260438

Utility

REASSIGNED

REEXAMINED, REEXAMINATION REQUESTED **See File 123 for amended
 claim

E/ **Automated order and payment system**

Inventor: Gorog, Jonathan M., Falls Church, VA

Assignee: Arbor International, Inc. 02), Vienna, VA
 Arbor International Inc

Examiner: Pitts, Harold I. (Art Unit: 235)

Combined Principal Attorneys: Roberts, Jon L.

Publication

Application

Filing

	Number	Kind	Date	Number	Date
	-----	--	-----	-----	-----

Main Patent	US 4947028	A	19900807	US 88221536	
19880719					

Fulltext Word Count: 5102

**IMAGE Available

Description of the Invention:

...the credit for the individual in question has been approved [54].

The results of this **credit approval** process are communicated to the CCS order acceptance process (FIG. 6...

Exemplary or Independent Claim(s):

Non-exemplary or Dependent Claim(s):

...interacts with a consumer to notify the consumer of the acceptance or

rejection of an **order**, or part of an **order**, based upon the **approval/disapproval** of **credit** and/or the availability/non-availability of the products or **services** desired...

Campan

3/3,K/5 (Item 5 from file: 654) [Links](#)

Fulltext available through: [Order File History](#)

US PAT.FULL.

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3006490

Utility

REASSIGNED

Intelligent portable interactive personal data system

Inventor: Lessin, Arlen R., New York, NY

Gruppuso, Frank M., Commack, NY

Harrison, Shelley A., Dix Hills, NY

Assignee: SmartCard International Inc. 02), New York, NY

Examiner: Leung, Philip H. (Art Unit: 214)

Law Firm: Pennie & Edmonds

	Publication			Application		
Filing	Number	Kind	Date	Number		Date

	Number	Kind	Date	Number	Date
Main Patent	US 4868376	A	19890919	US 8751110	
	19870515				

Fulltext Word Count: 13102

**IMAGE Available

Description of the Invention:

...generated by the ITC eliminates the need for an approval code

generated by an external **credit approval** service, for example, a credit card service bureau used by most merchants. The approval code...

...919 to the idle state in which the time and date are displayed as in

block 752. If there is sufficient **credit** to complete the **transaction**, a unique **approval** code is generated and displayed indicated by box 920 along with the amount of purchase. The

approval code may be noted by the merchant on the **credit** slip for securing the **transaction**.

3/3,K/7 (Item 7 from file: 654) Links

Fulltext available through: Order File History

US PAT.FULL.

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2907259 **IMAGE Available

Derwent Accession: 1987-264189

Utility

EXPIRED

E/ **Credit card imprinter authorization terminal**

Inventor: Stark, David A., Apple Valley, MN

Assignee: Data Card Corporation 02), Minneapolis, MN

DATA CARD CORP (Code: 06594)

Examiner: Pitts, Harold I. (Art Unit: 235)

Law Firm: Merchant, Gould, Smith, Edell, Welter & Schmidt

Filing	Publication			Application	
	Number	Kind	Date	Number	Date
Main Patent	US 4775784	A	19881004	US 86832164	

19860226

Fulltext Word Count: 2921

**IMAGE Available

Description of the Invention:

...card encoded account number. At this point, the operator will enter the amount of the **transaction**. The data **authorization** terminal will then electronically transmit the account and transaction information to the remote **authorization** processing center. The data **authorization** terminal 20 will then receive **credit approval/disapproval** information and display it on the terminal display. The operator imprints the transaction document with the **credit** card data and writes the **credit** information on the imprinted document. If the data **authorization** terminal 20 has sufficient information to retain the overall transaction information, the data **authorization** terminal can be utilized to download or electronically transmit **transaction** information at a later point in time to the remote authorization **processing** center. At the time of the **transaction**, the printer 32 under the control of the microprocessor 36 will print an audit trail...

3/3,K/8 (Item 8 from file: 654) Links

Fulltext available through: Order File History
US PAT.FULL.

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2681631 **IMAGE Available

Derwent Accession: 1986-048230

Utility

EXPIRED

REEXAMINATION REQUESTED **See File 123 for amended claim

E/ **Automatic information, goods and services dispensing system**

Inventor: Lockwood, Lawrence B., 5935 Folsom Dr., La Jolla, CA, 92037

Assignee: Unassigned

UNASSIGNED OR ASSIGNED TO INDIVIDUAL (Code: 68000)

Examiner: Shaw, Gareth D. (Art Unit: 237)

Assistant Examiner: Mills, John G.
Law Firm: Charmasson & Holz

Filing	Publication			Application	
	Number	Kind	Date	Number	Date

---		--	-----	-----	-----
Main Patent 19840524	US 4567359	A	19860128	US 84613525	

Disclaimer Date: 19991116
Fulltext Word Count: 5504

**IMAGE Available

Summary of the Invention:

...6) On **credit approval**, the requested goods or services are dispensed in consideration for customer's payment by credit...

Description of the Invention:

...reader 19 and transmit it to the central data processing center 1.

Upon receipt of **credit approval** an insurance policy is dispensed via the printer unit 20...

...any of the terminals, to send quotation data to the respective terminal,

and to receive **credit** card information from a terminal and access

the **credit** information terminal for **credit approval** or **disapproval** of a particular **credit** card. If a customer makes a purchase **order** at a particular terminal after **credit** is **approved**, the central data **processing** unit stores the policy information and sends instructions to the terminal to issue a policy...

...10) The central data **processing** center accesses the **credit** information terminal for **credit approval** or **disapproval**;

3/3,K/9 (Item 9 from file: 654) Links

Fulltext available through: Order File History
US PAT.FULL.

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2496269 **IMAGE Available
Derwent Accession: 1983-734815
Utility
REASSIGNED

E/ **Gasoline station system for enablement of selected pumps by a credit card console located at the pump island**

Inventor: Barker, Thomas H., South Holland, IL

Roach, Thomas L., Dyer, IN

Kruse, Richard H., Deerfield, IL

Fayer, Jay A., Glenview, IL

Bohlman, Eric O., Wilmette, IL

Assignee: Atlantic Richfield Company 02), Philadelphia, PA

ATLANTIC RICHFIELD CO (Code: 06096)

Examiner: Pitts, Harold I. (Art Unit: 214)

Combined Principal Attorneys: Goodman, John B.

Filing	Publication			Application	
	Number	Kind	Date	Number	Date
---	-----	--	-----	-----	-----

Main Patent	US 4395627	A	19830726	US 81334692	
19811228					

Fulltext Word Count: 6920

**IMAGE Available

Description of the Invention:

...read from card reader 31) to a data bank at a credit verification

facility. If **credit approval** is given, the customer will be instructed on display device 41 to select a dispenser...

...seconds after the "FUEL AT PUMP NO. X" message first appears, will cause

the entire **transaction** to be **cancelled**. The pump will be de-**authorized**, the **credit** card number will be erased from console 21, and the island console will return to...

3/3,K/10 (Item 10 from file: 654) [Links](#)

Fulltext available through: [Order File History](#)

US PAT.FULL.

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2496268 **IMAGE Available

Derwent Accession: 1983-734814

Utility

REASSIGNED

E/ **Gasoline station system for enablement of selected pumps by a credit card console located at the pump island**

Inventor: Barker, Thomas H., South Holland, IL

Roach, Thomas L., Dyer, IN

Assignee: Atlantic Richfield Company 02), Philadelphia, PA

ATLANTIC RICHFIELD CO (Code: 06096)

Examiner: Pitts, Harold I. (Art Unit: 214)

Combined Principal Attorneys: Goodman, John B.

Filing	Publication			Application	
	Number	Kind	Date	Number	Date
---	-----	--	-----	-----	-----

Main Patent	US 4395626	A	19830726	US 81334630	
19811228					

Fulltext Word Count: 5876

**IMAGE Available

Description of the Invention:

...read from card reader 31) to a data bank at a credit verification

facility. If **credit approval** is given, the customer will be instructed on display device 41 to select a dispenser...

...seconds after the "FUEL AT PUMP NO. X" message first appears, will cause

the entire **transaction** to be **cancelled**. The pump will be de-**authorized**, the **credit** card number will be erased from console 21, and the island console will return to...

3/3K/11 (Item 1 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00272734

DISTRIBUTED WORK FLOW MANAGEMENT

GESTION REPARTIE DU DEROULEMENT DES OPERATIONS

Patent Applicant/Patent Assignee:

• **NAUCKHOFF Sven**

Inventor(s):

• **NAUCKHOFF Sven**

	Country	Number	Kind	Date
Patent	WO	9420910	A1	19940915
Application	WO	94SE173		19940301
Priorities	SE	93671		19930301

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

US, AT, BE, CH, DE, DK, ES, FR, GB, GR,
IE, IT, LU, MC, NL, PT, SE

Publication Language: English

Filing Language:

Fulltext word count: 27270

Detailed Description:

...SCENARIO ACCORDING TO AN EMBODIMENT
OF THE INVENTION

Overview

The scenario describes an application for **credit approval** using a lien on real estate property as collateral. The approval process consists of twelve... ..which can be repeated, and one immediate action to take care of missed appointments.

The **credit approval** process is divided in two main parts. The first part involves checks on the credit...0 = appointment not set up.

. 1 = appointment is set up,

9, Presentation and establishment of **credit**

This action is performed by the loan officer when contact with the customer is established changed.

If so, some of the previous actions are re-executed and the **credit** application process continues from there.

If the **credit** is accepted and approved by all parties, then the appropriate **credit** documents are drafted and signed, and the funds disbursed to the customer,
The results of this action are.

. 1 = re-specify **credit** terms or collateral.

. 2 = **credit** is established.

. 3 = cancel **credit** application.

M 104MIMERl Mr Cuirvir

. Local **credit** registration

The established **credit** is registered at the branch and the appropriate application information is archived.

This action is...

3/3K/12 (Item 2 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00192021

APPARATUS AND METHOD FOR PROVIDING CREDIT FOR OPERATING A GAMING MACHINE

APPAREIL ET PROCEDE DE PAIEMENT POUR MACHINE A SOUS

Patent Applicant/Patent Assignee:

- **LUCERO James L**

Inventor(s):

- **LUCERO James L**

	Country	Number	Kind	Date
Patent	WO	9109369	A1	19910627
Application	WO	90US7484		19901219
Priorities	US	89991		19891219

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AT, AU, BE, CA, CH, DE, DK, ES, FR, GB,
GR, IT, JP, LU, NL, SE

Publication Language: English

Filing Language:

Fulltext word count: 4295

Claims:

...coupled to said remote financial institution; and
a second transceiver forming a part of the **gaming** machine and coupled to the card reader and the alphanumeric keyboard for transmitting said generated data representing the player's identity and the amount of **requested credit** by wireless transmission signals to and receiving wireless transmission signals representing said **approval** of the **requested** amount from the first transceiver approving or **disapproving** the player's **requested credit** so that the **gaming** machine is portable and may be moved from any one location to another desired location ... keyboard for transmitting said generated data representing the player's identity and the amount of **requested credit** by wireless signals to and receiving wireless transmission signals representing said **approval** of the **requested** amount from the first transceiver approving or **disapproving** the player's **requested credit** so that the **gaming** machine is portable and may be moved from any one location to any other... ... financial institution with said first transceiver as part of said generated data; receiving data representing **credit approval** at said first transceiver from the remote financial institution; transmitting by wireless signal from said... ... the received data representing the approved credit along with said second unique code; receiving said **credit approval** data and said second unique code in said gaming machine; and recognizing said second code...

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3/3K/13 (Item 3 from file: 349) [Links](#)

Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00162516

CREDIT CARD TRANSACTION APPARATUS AND METHOD

APPAREIL DE TRANSACTION PAR CARTE DE CREDITS ET PROCEDE

Patent Applicant/Patent Assignee:

- **DATA CARD CORPORATION**

Inventor(s):

- **ADKINS David A**
- **HAEUSER William W**
- **YOUNGER Thomas L**

	Country	Number	Kind	Date
Patent	WO	8908899	A1	19890921
Application	WO	89US817		19890301
Priorities	US	88201		19880310

Designated States: (Protection type is "Patent" unless otherwise stated - for applications

prior to 2004)
AT, BE, CH, DE, FR, GB, IT, JP, KR, LU,
NL, SE

Publication Language: English
Filing Language:
Fulltext word count: 6820

Claims:

...43 a card encoded account number.

The operator will generally enter the amount of the **transaction**. The data **authorization** terminal will then electronically transmit the account **transaction** information to the remote **authorization processing** center. The data **authorization** terminal 40 will then receive **credit approval/disapproval** information displayed on the first (line) terminal display 43. Assuming **authorization**, the **transaction** will be conducted, if the terminal operation is sufficiently convinced as to the identity of...

Campan
3/3K/14 (Item 4 from file: 349) [Links](#)
Fulltext available through: [Order File History](#)

PCT FULLTEXT

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00152112

INTELLIGENT PORTABLE INTERACTIVE PERSONAL DATA SYSTEM
SYSTEME PORTATIF, INTELLIGENT ET INTERACTIF DE DONNEES
PERSONNELLES

Patent Applicant/Patent Assignee:

- **SMART CARD INTERNATIONAL INC**

Inventor(s):

- **GRUPPUSO Frank M**
- **MAZOWIESKY Thomas**
- **RAMANI Shantilal**

	Country	Number	Kind	Date
Patent	WO	8809019	A1	19881117
Application	WO	88US1665		19880516
Priorities	US	87110		19870515

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AT, AU, BE, BR, CH, DE, DK, FI, FR, GB,
IT, JP, KR, LU, NL, NO, SE, SU

Publication Language: English

Filing Language:

Fulltext word count: 17965

Detailed Description:

...generated by the ITC
eliminates the need for an approval code generated by an
external **credit approval** service, for example, a credit card
service bureau used by most merchants. The approval code... 919 to the
idle state in which the time and date are displayed as in
block 752. If there is sufficient **credit** to complete the
transaction, a unique **approval** code is generated and
displayed indicated by box 920 along with the amount of
purchase. The **approval** code may be noted by the merchant on
the **credit** slip for securing the **transaction**.

The cardholder has the option at step 918, to exit
the **credit**/purchase application program or perform another
function with the application program. If the cardholder
depresses...

3/3,K/15 (Item 1 from file: 148) [Links](#)

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09830480 **Supplier Number:** 17764700 (USE FORMAT 7 OR 9 FOR FULL TEXT)

How three CUs increased loan-to-share ratios. (credit unions)

Jeter, John; Zierler, Alan; Kase, Ron

Credit Union Executive , v35 , n5 , p22(4)

Sep-Oct , 1995

ISSN: 0011-1058

Language: English

Record Type: Fulltext; Abstract

Word Count: 2776 **Line Count:** 00228

...work hard to earn members' business. When we earn it with good
rates and
quality **service**, we can be proud. If we do it right, members will
think of us first the next time.

New members often join the **credit** union and **stop** there,
never discovering its valuable **services**. Indiana Telco Federal's
latest effort involves calling new members within 60 days. New

members

authorize the **credit** union to obtain their **credit** bureau rating. This helps to identify loan prospects and moves these members to the front when staff **call** to welcome them to the credit union.

With a lending attitude, you also need the...mind. Landmark uses Transunion's Empirica credit scoring system, so many members qualify for instant **credit approval**. The credit union doesn't require debt ratios or job verifications -- only an appropriate Empirica...

3/3,K/16 (Item 2 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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09296134 **Supplier Number:** 19104178 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Refocus efforts to prevent fraud.

Goetz, Mike; Grant, Susan; Manning, Dennis; Rollins, Timothy; Trosclair, Allan

Card News , v11 , n25 , p6(2)

Dec 23 , 1996

ISSN: 0894-0797

Language: English

Record Type: Fulltext

Word Count: 1156 **Line Count:** 00099

...multiple industries in the first quarter of 1997.

"The more sophisticated (banks) become with instant **credit** environments with quick decision, the less time they have to investigate and verify data from an applicant for fraud detection," says Dennis Manning president of TUNFC.

* **Stop** application/identity fraud before the **credit approval**.

Fraudulent application or identify theft, when personal information is used to receive unauthorized **approval** for a card, can cost those creditors too lax in the **credit approval process**.

Visa and Purchase, N.Y.-based MasterCard have started issuing cards through a clearing house to limit such abuses. The **service** spots potentially fraudulent information on a credit application, such as a

prison address, and alerts...

3/3,K/19 (Item 5 from file: 148) [Links](#)
Gale Group Trade & Industry DB
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04155694 **Supplier Number:** 08183615 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hills ends holdout; now accepts plastic. (Hills Department Stores Inc., a discount retailer, begins accepting credit cards)

Liebeck, Laura
Discount Store News , v28 , n22 , p1(2)
Nov 27 , 1989
ISSN: 0012-3587
Language: ENGLISH
Record Type: FULLTEXT
Word Count: 859 **Line Count:** 00067

...Brouillard, senior vp, finance and administration, said.
"Technology has
also been able to make the **credit approval process**
extremely fast, thus reducing potential register delays."
Sales rose at the test stores as a result of the **credit services**, McDonough said, although he **declined** to cite specifics.
Hills first looked at adding the two most popular **credit** cards
in the country in July in response to increased customer **requests** for purchasing with **credit**. Its second quarter and six-month financial results may also have played a deciding factor...

3/3,K/20 (Item 1 from file: 16) [Links](#)
Gale Group PROMT(R)
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04749286 **Supplier Number:** 46990685 (USE FORMAT 7 FOR FULLTEXT)

REFOCUS EFFORTS TO PREVENT FRAUD

Card News , v 11 , n 25 , p N/A
Dec 23 , 1996
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 1097

-

...multiple industries in the first quarter of 1997.

"The more sophisticated [banks] become with instant **credit** environments with quick decision, the less time they have to investigate and verify data from an applicant for fraud detection," says Dennis Manning president of TUNFC.

Stop application/identity fraud before the **credit approval**.

Fraudulent application or identify theft, when personal information is used to receive unauthorized **approval** for a card, can cost those creditors too lax in the **credit approval process**.

Visa and Purchase, N.Y.-based MasterCard have started issuing cards through a clearing house to limit such abuses. The **service** spots potentially fraudulent information on a credit application, such as a prison address, and alerts...

3/3,K/21 (Item 2 from file: 16) [Links](#)

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03177945 **Supplier Number:** 44345547 (USE FORMAT 7 FOR FULLTEXT)

Individuals as national accounts?: Canadian dealers oppose auto club program

Tire Business , p 1

Jan 10 , 1994

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 1141

-

...Ontario Tire Dealers Association complain that in addition to providing the customary tires and automotive **service**, dealers also are being asked to: 1 - Telephone to obtain **credit approval** for each **transaction**; 2 - Perform the additional required paperwork; and 3 - Then wait 30 to 60 days before receiving compensation in the form of a **credit** from the manufacturer - a delay that association officials say will severely impede dealer's cash flow.

Ms. Storey said her association wrote all three manufacturers registering **disapproval** with the program, but only Michelin had responded to date.

She said Michelin told the...

3/3,K/22 (Item 3 from file: 16) [Links](#)

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02100301 **Supplier Number:** 42721542 (USE FORMAT 7 FOR FULLTEXT)

A DISCOVER SOLICITATION YIELDS NOTHING BUT BAD P.R.

Credit Card News , p N/A

Feb 1 , 1992

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 410

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...auto manufacturers. The embarrassed issuer of the Discover card, citing a foul-up in its **credit-approval process**, **cancelled** 50,000 new Discover cards sent days earlier to consumers who responded to pre- **approved** solicitations. Discover, to its chagrin, knew nothing about its new customers other than their names...

3/3,K/23 (Item 4 from file: 16) [Links](#)

Gale Group PROMT(R)

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02040321 **Supplier Number:** 42632392 (USE FORMAT 7 FOR FULLTEXT)

Nationwide Banking: Delayed, Not Forgotten

Bank Technology News , p 1

Jan , 1992

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 1020

-

...surprisingly consistent set of strategies," says the report, including standardizing loan products and procedures, centralizing **credit approval** and automating credit scoring. By following such strategies, the typical bank can save about \$17...

...other cost savings for Firststar will come from opening loan applications electronically and facilitating their **approval** through built-in logic in the system, as well as an on-line connection to a central **credit** scoring facility. "It's a building **block process**," says Greves. "First you have to standardize the forms, then build an application that will apply lending policies consistently, and then build an interface to the **credit** bureau and the central scoring facility." He adds, "It requires a whole different way of doing business."

The idea of centralizing the entire loan **approval process** is a new way of doing business that many banks find difficult to embrace. Community...

3/3,K/24 (Item 5 from file: 16) [Links](#)

Gale Group PROMT(R)

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01424946 **Supplier Number: 41704266 (USE FORMAT 7 FOR FULLTEXT)**

Fax Setup Cuts Credit Approval To 10 Minutes

Communications News , p 49

Dec , 1990

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 177

Fax Setup Cuts Credit Approval To 10 Minutes

-

...As applications are received, information is entered into the host computer. As soon as a **credit** decision is final, it is downloaded and the T4 **calls** the store to transmit an '**approved**' or '**declined**' status. If **approved**, a shopping pass is generated.

3/3,K/25 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

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01247931 98-97326

Cashing in

Harris, Kellee

Sporting Goods Business v29n6 pp: 24-26

Jun 1996

ISSN: 0146-0889 Journal Code: SGB

Word Count: 1839

Text:

...direct debits. It is fully secure and automated in real time, and offers the merchant **credit approval** in 15 to 20 seconds. The merchant pays a one-time software fee of \$295...the shopper simply provides their account number in lieu of a credit card and the **order** is completed. As a security check, FV contacts the shopper via e-mail to confirm their **order**, and the shopper has the chance to **approve** or **disapprove** the **order** before their **credit** card is billed. A sports site recently enrolled as a First Virtual merchant is Cyclic...

3/3,K/26 (Item 2 from file: 15) [Links](#)

ABI/Inform(R)

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01121161 97-70555

Efficient ways of doing small-business banking: Trends and strategies

Laub, P Michael; Mitchell, Michael

Commercial Lending Review v10n4 pp: 37-46

Fall 1995

ISSN: 0886-8204 Journal Code: CLV

Word Count: 3357

Text:

...it is not unusual to have a requirement that two officers of a given rank **approve** specific types of credits. Credits tend to be standardized, and the underwriting department makes a decision based on specific quantifiable criteria. This facilitates fast customer **approval** or **disapproval** and minimizes the time loan officers spend doing paperwork.

The more important differences between larger and smaller banks in the **credit approval process** probably are in the information that is gathered. The **approval process** in large banks is usually information intensive and involves more formal analysis. Large banks use...

Campan

3/3,K/27 (Item 3 from file: 15) Links

ABI/Inform(R)

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01117766 97-67160

Credit bureaus and limited credit services partner to provide customers truly quick credit

Johns, Constance C

Credit World v84n2 pp: 21-22

Nov/Dec 1995

ISSN: 0011-1074 Journal Code: CW

Word Count: 870

Abstract:

The Limited, Inc. developed a new system which now **approves** a customer for a line of a **credit** from the company's internal **credit card processor** in 29 seconds. The new **authorization** system completely eliminates paper applications. If **approved**, the customer receives an account number, **credit** limit, and a temporary card on the spot. Customers who are **declined** are notified by mail. The challenge was to determine how much data was required to achieve very high levels of accuracy in pulling **credit** files. Efficiency is improved and turnaround times decline when only basic identifying information is **processed**.

Text:

...internal credit card processor, Limited Credit Services. Experts believe this is one of the fastest **credit approval** processes in the industry.

"We try to anticipate what our customers want, and we know...
...number, street number, zip code and phone number. The information is transmitted to Limited Credit **Services' processing** center and then to the appropriate **credit** bureau. A **credit** report is automatically pulled and scored using Limited **Credit Services** ' internal analysis system.

If **approved**, the customer receives an account number, **credit** limit and a temporary card on the spot. If additional information is needed the associate is asked to **call** the **processing** center. Customers who are **declined** are notified by mail.

"When we embarked on this project, we did not know if...

3/3,K/28 (Item 4 from file: 15) [Links](#)

ABI/Inform(R)

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00888339 95-37731

The use of factoring in international commercial transactions and the need for legal uniformity as applied to factoring transactions between the United States and Japan

Philbrick, William C

Commercial Law Journal v99n1 pp: 141-156

Spring 1994

ISSN: 0010-3055 Journal Code: CLJ

Word Count: 7485

Text:

...The import factor evaluates the importer as a credit risk, based upon the importer's **credit** history and the invoice amount of the transaction. In the event either the factor does not approve the transaction or the shipment exceeds the approved line of **credit**, the factor may still purchase the receivable from the exporter, but simply will not assume the **credit** risk. The **approval** or **disapproval** of the transaction therefore goes to the assumption of **credit** risk, not to the factor's purchase of the account receivable.(15) If the factor does in fact assume the **credit** risk, it will reserve the right to withdraw its **credit approval** at any time from before shipment by the importer up to the time the exporter receives the goods (providing the delivery can be **halted**). This reservation protects the factor against unforeseen changes in the importer's financial condition which may occur between the initial **credit approval** and the date of shipment.(16)

Of course, the exporter agrees contractually with the factor...

3/3,K/29 (Item 1 from file: 608) [Links](#)

MCT Information Svc.

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00122956 **Story Number:** 15467 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**COMPANIES WILL BE GUARANTEED TO KEEP THEIR 800 NUMBERS
REGARDLESS OF\CARRIER**

Jerri Stroud

St. Louis Post-Dispatch

November 3, 1992 18:59 E.T.

Document Type: Newspaper **Record Type:** Fulltext **Language:** English

Word Count: 1078

Lead Paragraph:

Text:

...for the new technology is
scheduled to take place this month and in December.

Ellen **Block**, a lawyer for the group, says the testing could
add
to delays in approving **credit** card **transactions** in the
busiest
shopping season of the year. Most **credit-approval** lines use
800
numbers, and usage of those lines is 50 percent higher in the...

3/3,K/30 (Item 1 from file: 636) [Links](#)

Gale Group Newsletter DB(TM)

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03358005 **Supplier Number:** 46906416 (USE FORMAT 7 FOR FULLTEXT)

TECHNOLOGY STEMS CREDIT CARD FRAUD

Financial Services Report , v 13 , n 24 , p N/A

Nov 20 , 1996

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 1099

-

...multiple industries in the first quarter of 1997.

"The more sophisticated [banks] become with instant **credit**
environments with quick decision, the less time they have to
investigate
and verify data from an applicant for fraud detection," says
Dennis Manning
president of TUNFC.

* **Stop** application/identity fraud before the **credit**
approval.

Fraudulent application or identify theft, when personal

information is used to receive unauthorized **approval** for a card, can cost those creditors too lax in the **credit approval process**.

Visa and Purchase, N.Y.-based MasterCard have started issuing cards through a clearing house to limit such abuses. The **service** spots potentially fraudulent information on a credit application, such as a prison address, and alerts...

3/3K/33 (Item 1 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)

EUROPEAN PATENTS

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00539127

Automated currency trade matching system with integral credit checking.

System zum automatischen Devisenhandel mit integrierter Überprüfung von Kreditwürdigkeit.

Système automatique d'échange de devises, avec vérification intégrale du crédit.

Patent Assignee:

• **REUTERS LIMITED;** (1237192)

85 Fleet Street; London, EC4P 4AJ; (GB)

(applicant designated states: AT;BE;CH;DE;DK;FR;GB;IT;LI;LU;NL;SE)

Inventor:

• **Donner, William**

29 Ridgescroft Road; Bronxville, New York 10708; (US)

• **Scala, Timothy F.**

52 Warfield Street; Upper Montclair, New York 07043; (US)

Legal Representative:

• **Maury, Richard Philip et al (52804)**

MARKS & CLERK, 57-60 Lincoln's Inn Fields; London WC2A 3LS; (GB)

	Country	Number	Kind	Date	
Patent	EP	512702	A2	19921111	(Basic)
	EP	512702	A3	19930915	
Application	EP	92303437		19920430	
Priorities	US	695593		19910503	

Designated States:

AT; BE; CH; DE; DK; FR; GB; IT; LI; LU;

NL; SE;

International Patent Class (V7): G06F-015/21; G06F-015/24; **Abstract Word Count:** 303

Type	Pub. Date	Kind	Text
Publication: English			
Procedural: English			
Application: English			
Available Text	Language	Update	Word Count
CLAIMS A	(English)		728
SPEC A	(English)		8597
Total Word Count (Document A) 9325			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 9325			

Specification: ...or greater amount, the same interest rate, etc. The central computer looks first for firm **orders** beginning with the first placed order which is still pending.

If an exact match for... ...possible. In contrast, the check of block 48 ensures that a counterparty has an adequate **credit** facility to consummate the transaction.

When the system reaches the test of block 48, partial **credit** approval for the counterparty has already been granted, since a trade match requires that the counterparties have matching or better alphabetic **credit** ratings, as determined by the **credit** filter. However, in the time since the counterparty's order passed through the **credit** filter, the counterparty may have executed trades which extinguish its **credit** line availability. Therefore, the sytem must determine wether the counterparty is presently able to consummate the trade.

If the bid passes this secondary **credit** line test as indicated in block 50, then the offeror is willing to extend **credit** to the bidder and the central computer executes the trade, block 52. After the trade has been executed, the **trade** is posted to both the offeror and the bidder, block 54, including transmission of the... ...find matches for the other orders still pending. As is known in the art, the **process** of FIG. 2 may be re-triggered or re-entered when a new **order** is entered by a **trader**.

If the offeror's **credit** file shows that the bidder's **credit** with the offeror is insufficient to support the **trade**, as tested in **blocks** 48 and 50, and the institution has been pre-designated as **approved** by the bank or institution **granting credit**, the central computer will pass control to the step of **block** 56 and ask the bidder if it will permit its identity to be revealed to... ...the bidder to the offeror and ask whether the offeror is willing to override the **credit** restraints, block 56. If the offeror is willing to override the **credit** restraints, as tested in block 58, then the trade is executed notwithstanding the insufficient **credit**. **Authority** to override the **credit** line can be limited to certain individuals at the bank's terminal using the password system.

In the event that the bidder has insufficient **credit** with the offeror, block 56, and no **credit** override is permitted, **block** 58, because of the bidder's unwillingness to reveal its identity, or the offeror's unwillingness to extend additional **credit**, the match is abandoned, and the process matches the order with a different order, block... ...finished until a trade is posted for the order, the order is canceled, or the **order** expires.

If no perfect firm match is found for any particular order then an imperfect...

3/3K/34 (Item 2 from file: 348) [Links](#)

Fulltext available through: [Order File History](#)
 EUROPEAN PATENTS
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 00319023

Interactive market management system.

Interaktives Marktverwaltungssystem.

Système de gestion de marché interactif.

Patent Assignee:

- **STRATEGIC PROCESSING CORPORATION;** (1040180)
 575 Madison Avenue; New York New York 10022; (US)
 (applicant designated states: AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

Inventor:

- **Shavit, Eyal**
 666 Third Avenue 20th Floor; New York New York 10017; (US)
- **Teichner, Lester**
 744 North Wells Street; Chicago Illinois 60610; (US)

Legal Representative:

- **Harrison, David Christopher et al (31532)**
 MEWBURN ELLIS York House 23 Kingsway; London WC2B 6HP; (GB)

	Country	Number	Kind	Date	
Patent	EP	370146	A1	19900530	(Basic)
Application	EP	88311120		19881124	
Priorities	EP	88311120		19881124	

Designated States:

AT; BE; CH; DE; ES; FR; GB; GR; IT; LI;
 LU; NL; SE;

International Patent Class (V7): G06F-015/21; ; **Abstract Word Count:** 127

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)		906
SPEC A	(English)		19738
Total Word Count (Document A) 20644			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 20644			

Specification: ...determine whether an explicit authorization for credit is required. If the result is affirmative, a **request** is sent and the system waits for **credit approval** or rejection,

as indicated at functional block 446, after which the **processing** flow proceeds to a logical **block** 418, as shown. If the result of the logical operation 414 is negative, **processing** flow also proceeds to **block** 418 to determine whether the **request** for **credit** was **authorized**. If the result is negative, **processing** flow returns to functional **block** 408, as shown. If the result of the logical operation 418 is affirmative, **processing** flow proceeds to functional block 420 which issues a payment instruction and issues advisories to...operation 604 is affirmative, processing flow proceeds to logical operation 606 to determine whether the **order** or invoice was used as collateral previously. If the result is affirmative, the FACTORING-BORROWING function is terminated and exited as shown at **block** 622 and, if negative, a logical operation 608 is performed to determine whether an automatic **authorization** is allowed. If the result is affirmative, a **credit** check against the lender's rules is performed as shown at functional **block** 610, and a check is made to determine if a specific **authorization** is required as shown at logical **block** 612.

FIG. 30 is a flow diagram illustrating the **processing** methodology and structural flow for a specific embodiment of a FINANCIAL INSTITUTION OPERATIONAL function as...

3/3,K/35 (Item 1 from file: 9) [Links](#)

Business & Industry(R)

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01056978 Supplier Number: 23569810 (USE FORMAT 7 OR 9 FOR FULLTEXT)

More Than Just a Credit Bureau

(Equifax is emerging from the shadows as a major player in wide range of credit- and risk-management markets)

Collections & Credit Risk , v 1 , n 7 , p 39

July 1996

Document Type: Journal **ISSN:** 1093-1260 (United States)

Language: English **Record Type:** Fulltext

Word Count: 2019 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...a risk-management empire with tentacles reaching from credit information

to consumer collections, from check **approval** and **credit** card **transaction processing** to scoring. Now did it get here, and what's next?

When Thomas F. Chapman took over the **credit**-information and collections operations of Equifax Inc. in 1993, he told employees that it

was time to **stop** thinking of the near-100-year-old company as a **credit** bureau. "Chapman has said that he'd like to run a tombstone

in the Wall...

...turnkey credit-card systems that handle everything from front-end prescreening and account acquisition to **credit approval** and billing, from embossing the plastic to enhancement programs. Now, Rougeou says, Equifax is ready...

3/3,K/36 (Item 1 from file: 545) [Links](#)
Investext(r)Archive
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05769267

Circuit City Stores Inc. - Company Report

BRANCH, CABELL & CO.
Porter, R.W., et al
VIRGINIA (COMMONWEALTH OF)

DATE: October 17, 95
INVESTEXT(tm) REPORT NUMBER: 1657148 , PAGE 3 OF 12 , TEXT PAGE
This is a(n) COMPANY report.

TEXT:

...customers will respond favorably to the inventory of cars, making CarMax their first and only **stop**. The buying **process** is further expedited by rapid **credit approval** and insurance quoting that otherwise might take hours. Every step of the buying **process** is made convenient and efficient so that customers will enjoy going out to buy a...

3/3,K/37 (Item 2 from file: 545) [Links](#)
Investext(r)Archive
. All rights reserved.
02096968

BankNotes - Industry Report

DONALDSON, LUFKIN & JENRETTE SECURITIES
Brown, T.K., et al

NEW YORK

DATE: September 10, 91

INVESTEXT(tm) REPORT NUMBER: 1138626 , PAGE 17 OF 20 , TEXT PAGE

This is a(n) INDUSTRY report.

TEXT:

...contrast to Citicorp, which targets middle-class customers with a mass-market approach. Citicorp uses **credit** scoring techniques to pre-**approve** large classes of applications knowing full well that a predictable percentage of those pre-**approved** accounts will have to be **cancelled** at a later date as a poor risk.

At MBNA the **credit approval process** is simple. The company uses human judgement through a manual review of each **credit** application and does not use **credit** scoring in the decision **process**. MBNA also does not make pre-**approved** mailings to large classes of customers based on credit scoring. The company actively solicits customers...

3/3,K/38 (Item 3 from file: 545) [Links](#)

Investext(r)Archive

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01819740

Shaw Industries - Company Report

DONALDSON, LUFKIN & JENRETTE SECURITIES CORP.

Dwyer, D.K.

NEW YORK

DATE: March 11, 91

INVESTEXT(tm) REPORT NUMBER: 1108972 , PAGE 8 OF 14 , TEXT PAGE

This is a(n) COMPANY report.

TEXT:

...sold off to a factor, both the manufacturer and the factor have

input into the **approval process** of a retailer's **credit** line. We have, in fact, heard complaints from more than one retailer that they have had **orders stopped** without their knowledge because a factor denied a **credit approval**, and this has resulted in substantial delivery delays. Furthermore, the use of factors creates logistical...

3/3,K/39 (Item 1 from file: 268) [Links](#)

Banking Info Source

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00271981 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Credit scoring and credit unions - A growing marriage of necessity

Weatherington, Richard

Credit Union News , v 15 , n 16 , p 1,14+ , Aug 25, 1995 **Document Type:** Journal Article

Article Type: Feature **Language:** English **Record Type:** Abstract Fulltext

Word Count: 02130

ARTICLE REFERENCE NUMBER:

...month to only \$15,000, if credit scoring had been optimized as part of the **credit approval**.

Two Florida postmortems on auto repossessions found similar results.

In both cases, 80-85 percent...

...allows for some approvals or declines using judgmental standards.

HIGH-SIDE AND LOW-SIDE OVERRIDES

Credit unions, for example, can implement both high-side and low-side override policies. High-side overrides allow the **credit** union to decline **credit** to a member who would have been **approved** using the **credit** scoring **process**. A low-side override permits the **credit** union to **approve** a loan even though the applicant would have otherwise been **declined** under the **credit** scoring model.

Actual high-side overrides are much less common than low-side decisions. They are commonly used to improve the quality of the **credit** union's loan portfolio by eliminating loans to members with specific characteristics that the credit...

3/3,K/40 (Item 1 from file: 625) [Links](#)

American Banker Publications

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0074186

Cornucopia O Deals

Emerging Markets Debt Report - November 14, 1994 ; Pg. 6 ; Vol. 7 , No. 43

Document Type: Newsletter **Language:** English **Record Type:** Fulltext

Word Count: 1,364

Byline:

Cecile Gutscher

Text:

...retail buyers in Asia and offshore accounts in Brazil, said a Paribas executive. To satisfy **demand**

from 144A buyers who did not receive **credit approval** in time, Credibanco

issued an incremental tranche of \$10 million on Thursday.

Earlier in the year, Credibanco **canceled** a Salomon-mandated **transaction** due to market volatility. Credibanco asked banks to resubmit

bids about six weeks ago, said...

3/3,K/41 (Item 1 from file: 88) [Links](#)

Gale Group Business A.R.T.S.

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02953892 **Supplier Number:** 13531671

Is a career in banking a good investment?

Dillon, Hall; Shapiro, Douglas

Occupational Outlook Quarterly , v36 , n4 , p32(6)

Winter , 1992

ISSN: 0199-4786

Language: English **Record Type:** Fulltext; Abstract

Word Count: 2965 **Line Count:** 00261

...for commercial or real estate loans, mortgages, or other types of loans,

and then recommend **approval** or **disapproval** of the loans.

Credit analysts assess financial statements or other **credit** data to determine the degree of risk in offering a loan. **Credit** authorizers, **credit** checkers, and loan and **credit** clerks aid individual customers or business establishments in filling out applications

for mortgages, personal loans, car loans, commercial or real estate loans,

or lines of **credit**. They also verify information and **process** the applications. Adjusters, investigators, and collectors primarily inform

customers of delinquent loan payments and attempt...need fewer

general
managers and specialists in human resources, information
services, legal
issues, accounting, or **credit approval**. Similarly, when banks
close one or more branches, they need fewer administrative
support workers.
However...

Campan

3/3,K/42 (Item 1 from file: 351) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPI

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0006678266 & & *Drawing available*

WPI Acc no: 1994-057496/199407

XRPX Acc No: N1994-045240

Access control system for e.g. recreational facilities - allows customers of fee-based, controlled access facilities various payment options for use of facilities e.g. on credit unit, time interval, item by item or event basis

Patent Assignee: BOARDWALK STARCITY CORP (BOAR-N)

Inventor: DORROUGH J; RENFROW S M

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5287269	A	19940215	US 1990550251	A	19900709	199407	B

Priority Applications (no., kind, date): US 1990550251 A 19900709

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5287269	A	EN	19	7	

Alerting Abstract ...of access stations. Each access card is encoded for a respective customer, and the comptroller **processes** data, creates customer account files correlated to each customer's account file identifier, stores the customer account files, verifies customer account files to determine availability of **credit** and issues either **approval** or **disapproval**. The **credit** station reads an account file identifiers on an access cards and signals the **processor** to open the customer account file... ..debt signal corresponding to a selected cost debt for the respective activity, and the comptroller **processor** then generates **approval** or **disapproval** depending on the customer account **credit** for that activity. The access station has receiving circuitry responsive to the **approval** or **disapproval** signals from the comptroller **processor** to **grant** or deny customer access to the selected activity. A number of types of **credit** are used, and the comptroller **processor** maintains corresponding subaccount,

and the customers may allocate payment at the **credit** station among the types of **credit** available... Original Publication Data by Authority Argentina **Publication No. ...Original Abstracts:** of access stations. Each access card is encoded for a respective customer, and the comptroller **processes** data, creates customer **account** files correlated to each customer's account file identifier, stores the customer account files, verifies customer account files to determine availability of **credit** and issues either **approval** or **disapproval**. The **credit** station **reads** an **account** file identifiers on an access cards and signals the **processor** to open the **customer** account file. An access station is associated with each activity and reads an access card to signal the comptroller processor to open the **customer** account file. Debit circuitry within each access station generates a debt signal corresponding to a... activity, and the comptroller processor then generates approval or disapproval depending on the customer account **credit** for that activity. **The** access station has receiving circuitry responsive to the approval or disapproval signals from the comptroller processor to grant or deny customer **access** to the selected activity. A plurality of types of **credit** are used, and **the** comptroller processor maintains corresponding subaccounts, and the customers may allocate payment at the **credit** station among the **types** of **credit** available. ...**Claims:** for creating customer account files correlated to said account file identifiers, said comptroller processor means **having** data storage means associated therewith for storing said customer account files and having verification means for inquiring into each said customer account file to determine an availability of **credit** therein **and** issuing an approval status **signal** when **credit** is **available** and a disapproval status signal when **credit** is **not** available in the respective customer account file; a **credit** station **including** a first card reader operative to read the account file identifiers on said access cards... a debit signal corresponding to a selected cost debit for the respective activity, said comptroller **processor** mans responsive to said debit signal to decrease the **credit in the** respective customer account file according to said cost debit, said controller processor means generating an **approval** signal **where** the respective customer account file has **credit in an** amount at least equal to the selected cost debit for the respective activity and generating a disapproval signal where the respective customer account file has **credit less than** the selected cost debit for the respective activity; and receiving means associated with said access station for receiving said **approval** and **disapproval** signals from said comptroller processor and **for** granting and denying the customer access to the respective activity.

3/3,K/43 (Item 1 from file: 624) [Links](#)
McGraw-Hill Publications

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0179459

TOP GUNS AND STUMBLEBUMS: 1989'S OUTSTANDING PERFORMERS
: Entertainment companies were leaders of the equity pack.

Machine-tool stocks tanked

Gary Weiss in New York, with bureau reports

Business Week, Number 3139, Pg 126

December 25, 1989

JOURNAL CODE: BW

SECTION HEADING: Investing in 1990: The Best of 1989 ISSN:
0007-7135

WORD COUNT: 1,316

TEXT:

...mobile-home mortgage applications. In 1989, only 18% of potential buyers were able to get **credit approval**. In the third quarter of 1989, mobile-home sales **declined** more than 50%. Manufactured's shares plummeted 92% during the year, the worst decline of any Amex stock **trading** at more than \$5 at the beginning of 1989. A major corporate restructuring is expected...

3/3,K/44 (Item 1 from file: 494) [Links](#)
St LouisPost-Dispatch
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06558448

1-800-WIDE-OPEN

St. Louis Post Dispatch (SL) - SUNDAY November 1, 1992
By: Jerri Stroud
Of the Post-Dispatch Staff
Edition: LATE FIVE STAR **Section:** BUSINESS **Page:** 1E
Word Count: 1,084
-

...for the new technology is scheduled to take place this month and in December.

Ellen **Block**, a lawyer for the group, says the testing could add to delays in approving **credit** card **transactions** in the busiest shopping season of the year. Most **credit-approval** lines use 800 numbers, and usage of those lines is 50 percent higher in the...